

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

BETTY JOREEN NICKERSON

CASE NO. 09-70434-HDH-13

AKA1:
DBA1:
SS#1: xxx-xx- 2622

AKA2:
DBA2:
SS#2:

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 9/24/2009 Orig. Time: 3:00 PM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: None
F. Amount Paid to the Trustee as of 9/25/2009 \$188.00 First Payment Due Date: 9/26/2009
G. File Trustee's Motion to Dismiss because
H. B22C Information: B22C Form is: Complete
Budgeted Income: \$3,205.84 Expense: \$3,017.84 Surplus: \$188.00
Plan Payment: \$188.00 Monthly Plan Term(Months): 60
I. Value of Non-Exempt Property: \$10,046.00 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 12/23/2009 Date Converted from Chapter 7:
J. Required Information: Good
K. Business Information:
L. Object to Confirmation: Yes
Non-exempt can't be determined until schedule b is amended
Feasibility, can't be determined until non-exempt is determined
M. Financial Management Class: Debtor 1 Appeared
N. Eligibility:
Certificate of Credit Counseling Filed: Debtor 1 Only
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes
P. Remarks: Questions
-Sch B states only \$150 in all bank accounts at filing?
-8/21/09 balance of \$4,911 for account 7015 alone.
-Please provide bank statements showing date of filing for checking & savings accts 7015 & 1815
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Objection
-Non-exempt can't be determined until schedule b is amended.
-Feasibility, can't be determined until non-exempt is determined.

Dated: 9/24/2009

/s/ Walter O'Cheskey
Standing Bankruptcy Trustee
By: Brent Hagan

Case Number:	09-70434
Debtor:	Nickerson
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	9/23/2009 13:15

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$0.00			\$0.00
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Noticing Fees	\$41.36			\$41.36
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Clerk Filing Fees	\$0.00			\$0.00
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Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center; justify-content: center;"> <div style="border-left: 1px solid black; padding-left: 10px; margin-right: 10px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;"><-----</div> <div style="margin-right: 5px;">\$10,046.00</div> </div> <div style="margin-top: 10px; margin-bottom: 10px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Trustee Fees</div> <div>\$1,004.60</div> </div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Attorney Fees</div> <div>\$0.00</div> </div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Noticing Fees</div> <div>\$41.36</div> </div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Clerk Filing Fees</div> <div>\$0.00</div> </div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Scheduled Priority Claims</div> <div>\$0.00</div> </div> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Less Other (Explain Below)</div> <div>\$0.00</div> </div> </div> <div style="margin-top: 10px; margin-bottom: 10px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;">Chapter 7 Minimum (Net)</div> <div>\$9,000.04</div> </div> <div style="margin-left: 10px; margin-top: 10px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 5px;"><-----</div> <div style="margin-right: 5px;">\$9,000.04</div> </div> </div> </div> </div> </div>		
Chapter 7 Minimum (Gross)	\$10,046.00			
Less Trustee Fees	\$1,004.60			
Less Attorney Fees	\$0.00			
Less Noticing Fees	\$41.36			
Less Clerk Filing Fees	\$0.00			
Less Scheduled Priority Claims	\$0.00			
Less Other (Explain Below)	\$0.00			
Chapter 7 Minimum (Net)	\$9,000.04			

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$82,660.00
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$10,041.40
Debtor Plan Base (Monthly Payment X Term)	\$11,280.00
Surplus (Debtor Plan Base - Calculated Base)	\$1,238.60

Comments:

Case Number:	0
Debtor:	0
Attorney:	0
Presiding Officer:	0
Calculation Date:	9/23/2009 13:15

Schedule I Gross Income		\$0.00
Less Line 57 B22C		\$0.00
Adjustments (Enter as positive to add, negative to subtract)		
Adjustment out		\$0.00
Month Disposable Income Available		\$0.00
Multiplier		60
Minimum to Unsecureds		\$0.00

Comments: